

Unit Three

Overview of Federal Disaster Assistance

Federal assistance is available to supplement the resources of State, local, and voluntary agencies in major disasters. Some forms of Federal assistance could be available without a Presidential declaration. Others would become available only following a declaration by the President at the request of the State's Governor. FEMA uses the Federal Response Plan (FRP) to coordinate the government response to disasters or emergencies. The FRP describes the mechanisms by which the

In this unit, you will learn about:

- ◆ The role of the Federal government in disaster assistance.
- ◆ Types of Federal assistance available in disasters through the Federal Response Plan (FRP).
- ◆ The disaster response and recovery cycle.
- ◆ Eligibility criteria for major types of assistance.
- ◆ The purpose and function of an Emergency Response Team.

Federal government mobilizes resources and conducts activities to augment State and local response efforts.

THE ROLE OF THE FEDERAL GOVERNMENT IN DISASTER ASSISTANCE

To understand the role of the Federal government in disaster relief, it is worthwhile to briefly review the history of its involvement.

During the period from 1803 to 1950, Congress passed 128 separate laws dealing with disaster relief. Because there was no comprehensive legislation covering disaster relief, Congress had to pass a separate law to provide Federal funds for each major disaster that occurred. The system was a cumbersome one.

In 1950, Congress passed the Federal Disaster Relief Act (Public Law 81-875), authorizing the President to provide supplementary Federal assistance when a Governor requested help and the President approved the request by declaring a major disaster.

A critical statement in the act established the philosophy of the nation's disaster response and recovery program. Federal disaster assistance would "supplement the efforts and available resources of the State and local governments." In other words, the act made it clear that the Federal government would not function as the first-line provider of emergency assistance and disaster response and recovery. It would *support* State and local governments—not *supplant* them. To further underline this philosophy, the act required that Federal assistance be supplied when, and only when, State and local governments had themselves committed "a reasonable amount of the funds" needed.

In 1968, the Federal government took another step aimed at benefiting communities; but again, it was linked to steps that had to be taken by communities. This was the year that the National Flood Insurance Act was signed into law. Community participation requires adoption and enforcement of prudent, flood-resistant construction techniques for all new, substantially improved, and substantially damaged structures located within identified floodplain areas. The Act gave individuals and communities a way to reduce

their reliance on the Federal government and take personal responsibility for their own recovery.

When Hurricane Agnes swept through the eastern part of the United States in 1972, it caused unprecedented levels of damage. The effects of this hurricane led the Federal government to reexamine existing legislation and address weaknesses, particularly in the area of assistance to individuals. The hurricane was the most costly natural disaster that had occurred to date in the country. It caused disastrous floods and flash floods almost simultaneously over the eastern seaboard—a feat unique in the country’s abundant experience of natural disasters. One result of the disaster was that it motivated Congress to strengthen certain provisions of the National Flood Insurance Act. Among other changes, the Act was revised to require Federally insured lending institutions to require flood insurance on new loans for homes and other property in designated floodplains (areas vulnerable to flooding).

A second major disaster in 1974 again spurred the Federal government to action. On “Terrible Tuesday”—April 3—tornadoes struck across 10 states, resulting in six Federal disaster declarations. As a result, the Federal government passed the Disaster Relief Act of 1974, which consolidated many changes that had been initiated in the period following Hurricane Agnes.

During the Carter administration (1976-1980), the Federal government undertook an extensive evaluation of its disaster response and recovery programs to determine which of them could be combined to increase efficiency and save money. The Federal Emergency Management Agency (FEMA) was created in 1979, combining under its roof a number of emergency management programs that had been administered by different agencies.

The first disaster to be funded on a cost-sharing basis—75 percent Federal and 25 percent non-Federal—was the 1980 eruption of Mount St. Helens, which deposited a blanket of ash throughout Washington State and in other parts of the West. In 1988, the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Public Law 93-288, as amended) legislated cost-sharing requirements for public assistance programs. It also provided funds for states and local governments to manage public assistance projects, encouraged hazard mitigation through a new grant program, and gave the Federal government the

authority to provide assistance for disasters regardless of cause. Cost-sharing requirements continue to be a cornerstone of Federal disaster assistance policy.

AUTHORITY FOR DISASTER ASSISTANCE

Today, the Robert T. Stafford Act gives the Federal government its authority to provide response and recovery assistance in a major disaster. The Stafford Act identifies and defines the types of occurrences and conditions under which disaster assistance may be provided. Under the law, the declaration process remains a flexible tool for providing relief where it is needed.

The Federal Response Plan (FRP), created in 1992, describes how the Federal government will mobilize resources and conduct activities to assist State and local governments in responding to disasters. The plan relies on the personnel, equipment, and technical expertise of 27 Federal agencies and departments, as well as the American Red Cross, in the delivery of supplemental assistance. FEMA is responsible for the plan's overall coordination.

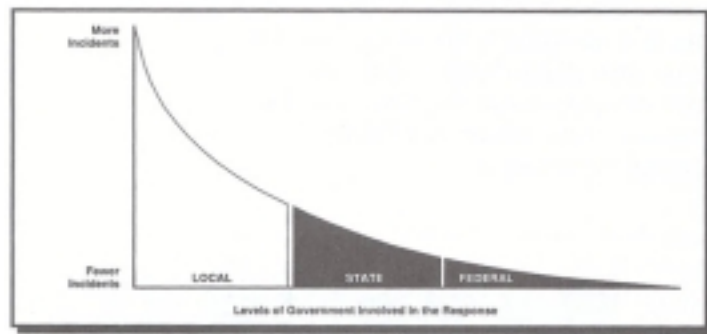
Of course, the State does not always request Federal assistance. A great many disasters are handled successfully at the State and local levels with the assistance of voluntary agencies and private agencies. Although the exact number of disasters successfully handled without requests for Federal assistance is not known, it is estimated at 3,500 to 3,700 annually. This would mean that considerably less than 1 percent of all disasters result in a request for Federal aid.

When a State does request Federal assistance, there are no guarantees the process will result in a declaration. In situations where the Federal government determines that effective response is within the capabilities of the State and affected local governments, a declaration is not recommended. During the period from 1988 to 1998, 560 requests for a Presidential declaration were received. Of these, 441 (or an average of 79 percent) were actually declared.

A Presidential disaster declaration is the result of a legal process involving specific steps and actions taken by local, State, and Federal governments. These steps are depicted in the graphic on page 3-8, which shows an overview of the declaration process.

In the flood scenario presented at the beginning of this course, local officials declared a State of emergency, acting in accordance with the local emergency operations plan. As the flood waters rose and spread and essential buildings suffered major damage, local officials determined that they did not have adequate resources to respond effectively to a flood of this size and asked the State for assistance. To support their request, local officials described the extent and types of damage caused by the flood. They asked for specific kinds of assistance, including help in evacuating persons from affected areas and in keeping people from entering unsafe highways or other restricted areas.

Typically, when a disaster as serious as that in the scenario occurs, it is apparent from an early stage that not only State but also Federal assistance may be needed. State and FEMA officials would continually monitor the progress of the incident. Under the Federal Response Plan, the Federal government is prepared to provide support for State and local responders in 12 major areas known as emergency support functions, or ESFs. Each ESF is assigned to a lead agency, supported by as many as 16 other agencies with similar missions and responsibilities. These include the following:



Most emergencies are handled at the local level, without assistance from the State or the Federal government. Only a small number result in a request for Federal assistance.

- ◆ Transportation
- ◆ Communications
- ◆ Public Works and Engineering
- ◆ Firefighting
- ◆ Information and Planning
- ◆ Mass Care
- ◆ Resource Support
- ◆ Health and Medical Services
- ◆ Urban Search and Rescue
- ◆ Hazardous Materials
- ◆ Food
- ◆ Energy

TERM TO REMEMBER
Emergency Support Function

One of the 12 areas in which the Federal government is organized to provide support to State and local responders in a disaster.

In some instances, Federal personnel representing some or all the ESFs may be activated even *before* a disaster occurs. The advance element of the Emergency Response Team, called the ERT-A, is headed by a FEMA team leader and is composed of FEMA program support staff and ESF representatives. In predictable disasters, such as hurricanes, ERT-A teams may be sent into the area before the storm strikes to set up emergency communications equipment and

help coordinate early response efforts. An important role of the ERT-A is to obtain information on the impact of the event and identify the types of short- and long-term assistance that may be needed.

When a major disaster occurs (or before, for predictable events), the Regional Operations Center (ROC) staff is activated by the Regional Director at a FEMA regional office. The ROC staff is the initial coordination organization for Federal activity. Other elements of the initial Federal response may include the Emergency Support Team (EST) and the Emergency Response Team (ERT).

The ERT is the Federal interagency team which is activated following a Presidential disaster or emergency declaration. The ERT coordinates the overall Federal response and recovery activities and provides assistance and support to the affected State and local governments. The ERT is headed by a Federal Coordinating Officer (FCO) and operates from a Disaster Field Office (DFO). The size and composition of the ERT can range from one that includes only FEMA regional staff, to an interagency team with representation from ESF primary and support agencies.

The EST is an interagency group that operates from the Emergency Information and Coordination Center located at FEMA headquarters. Its role is to coordinate and support the Federal response by serving as an information source and by helping access and coordinate needed resources.

Meanwhile, local and State responders are fully committed as they attempt to respond to a major disaster. Local first responders work closely with voluntary agencies; the Mayor or County Executive activates the local EOC. Upon a

request from the local executives, the Governor activates the State EOC, declares a State emergency or disaster, and activates the State plan.

If early damage reports lead the State to conclude that effective response may exceed both the State's resources and those of the community, the State can request that FEMA regional officials join them in conducting joint *preliminary damage assessments*—known as PDAs—in areas designated by the State officials. FEMA has 10 regional offices, each responsible for specified states. Appendix A (page A-1) shows the FEMA regional structure.

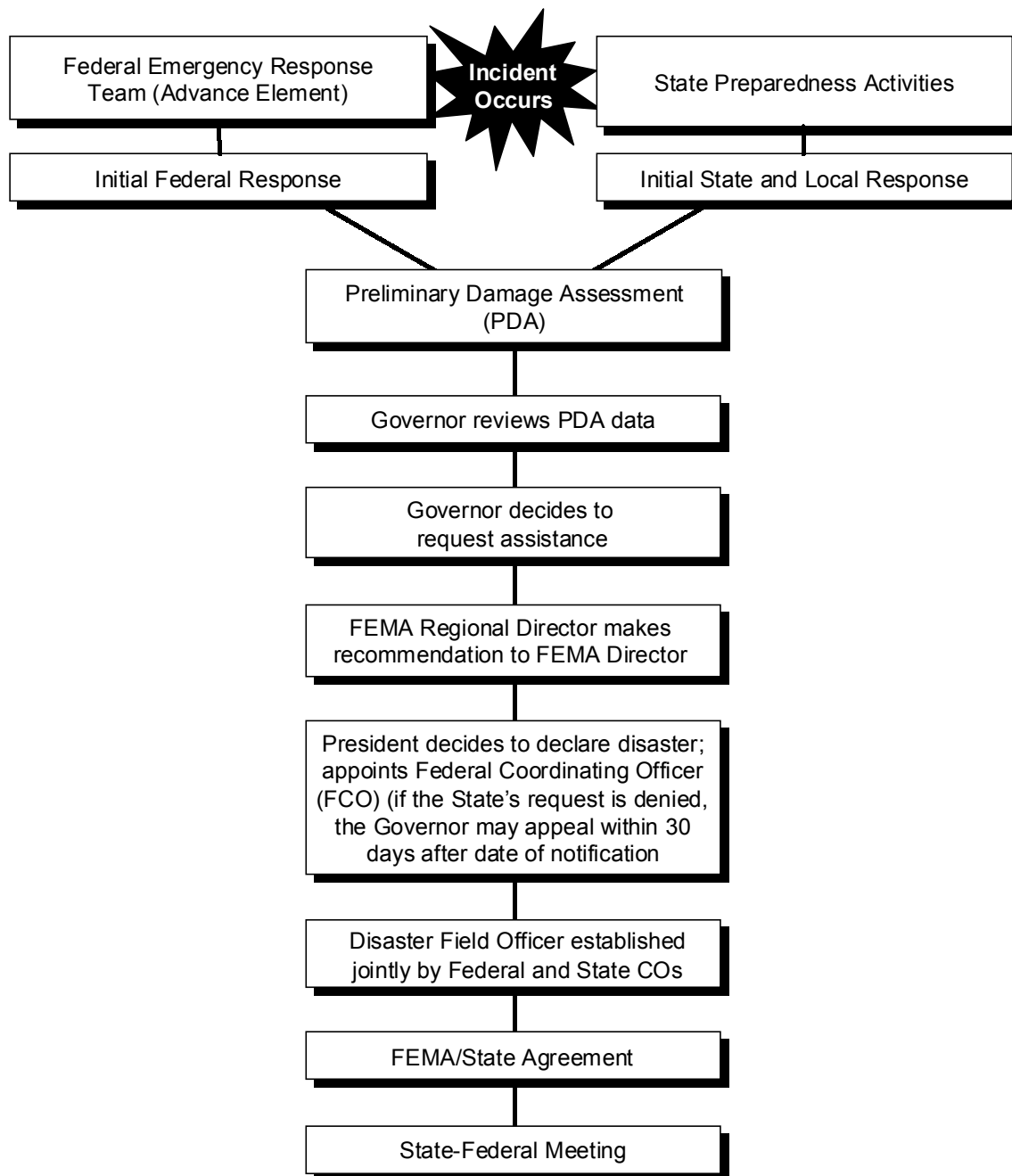
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Preliminary Damage Assessment (PDA)

The joint local, State, and Federal analysis of damage that has occurred as a result of an incident and that may result in a Presidential declaration of disaster. The PDA is documented through surveys, photographs, and other written information.

The data gathered in these joint assessments are used for several important purposes in the Presidential disaster declaration process:

- ◆ Determine the impact and magnitude of damage incurred.
- ◆ Determine resulting unmet needs of individuals, families, and businesses, as well as the impact to public property.
- ◆ Document that the disaster is beyond local and State capabilities and support the Governor's request for Federal assistance.
- ◆ Provide the basis for FEMA's recommendation to the President.
- ◆ Determine the types of assistance needed and the areas where assistance should be offered.
- ◆ Determine the extent of the Federal government's commitment (including staff, equipment, and money).
- ◆ Provide essential management information to State and Federal disaster officials.



The Presidential disaster declaration process begins with a request from the Governor of the affected state; the response is ultimately determined by the President.

The amount of information collected may vary. In general, the larger and more severe the disaster, the less information is needed initially to support the request. A smaller or less obvious situation requires a greater amount of information to verify that Federal assistance is needed. An aerial survey conducted by FEMA and State officials might be enough to demonstrate the need for Federal help, although damage assessments would continue after the declaration to help manage response and recovery measures.

After the PDA teams have documented the damage that has occurred and assessed its impact on the community, the Governor will determine whether or not to request Federal disaster assistance. In order to make the request, the State must have implemented its emergency operations plan. The request must include specific information required by law, including the nature and amount of local and State resources that have been or will be committed to disaster-related work. The request must also guarantee that the cost-sharing provisions of the Stafford Act will be met. FEMA regulations generally require that the request be submitted within 30 days of the incident, but a waiver may be granted at the Governor's request provided it is made within the 30-day period.

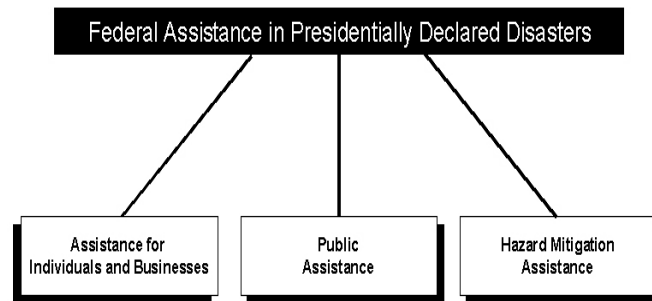
PDA data forms the basis for immediate funding for emergency work under the Public Assistance Program in communities hit hardest by a disaster. This *immediate needs funding*—up to 50% of the Federal share of PDA estimates for emergency work—provides funds for applicants to continue emergency protective measures and debris removal without the burden of extensive documentation and review during the peak of crisis operations.

Basic disaster assistance from the Federal government falls into three categories: assistance for individuals and businesses, public assistance, and hazard mitigation assistance.

A Governor's request may seek any or all of these. However, hazard mitigation assistance is implemented only if one of the other categories is designated available. Mitigation assistance can be used throughout the affected State, though, rather than just in the declared counties.

- ◆ *Assistance for individuals and businesses* includes assistance available to individuals, families, and businesses; it can include disaster housing, unemployment assistance, individual and family grants, legal services, crisis counseling, tax relief, and agricultural assistance. Small businesses may apply for low-interest loans for repairs.
- ◆ *Public Assistance* refers to programs that provide funding assistance and technical expertise to aid State and local governments and certain facilities of private, nonprofit organizations. Primarily, Public Assistance refers to funds for repairing or replacing essential public systems and facilities.

- ◆ *Hazard mitigation assistance* provides Federal aid in support of measures that will permanently eliminate or reduce an area's long-term vulnerability to the loss of human life and property from a particular hazard.



Basic disaster assistance from the Federal government falls into three major categories.

A Governor's request for Federal aid is addressed to the President and forwarded to the appropriate FEMA Regional Director. This person evaluates the on-scene damage assessment information and the requirements for supplemental assistance and forwards a recommendation to FEMA headquarters in Washington, D.C. for review. The FEMA Director's recommendation is then forwarded to the President.

In developing a recommendation, FEMA considers several factors:

- ◆ The amount and type of damage.
- ◆ The impact of losses on individuals, businesses, local governments, and the State.
- ◆ Available resources of State and local governments and voluntary agencies.

- ◆ The extent and type of insurance in effect to cover losses.
- ◆ Assistance available from other Federal agencies without a Presidential declaration.
- ◆ Imminent threats to life and safety.
- ◆ The recent disaster history in the State.
- ◆ Other factors pertinent to a particular incident.

The time it takes to receive a Presidential declaration depends to some extent on the nature and severity of the disaster. For example, because there is often advance warning of a hurricane, local, State, and Federal officials can better prepare to take action when the disaster hits. Usually, the extent of the damage can be quickly evaluated, and coordination is already occurring to make this happen smoothly. Also, in a disaster such as a hurricane, the disaster is immediate and severe, and the damage is devastating and widespread. Because the extent of damage is relatively obvious, the declaration process may move more quickly and may require less initial written documentation than that required for other disasters.

The amount of time needed to assess damages in support of a request for a Presidential declaration also varies. For example, it is sometimes difficult to make a valid assessment of flood damage while the water is still rising. In the case of slow-rising floods, the assessment of damage and the evaluation of the need for Federal assistance could take a substantial period of time because of the difficulty in documenting the exact nature of the damage and calculating the local and State resources expended. Accurate assessments could also be hampered by delays resulting from a damaged area's inaccessibility. In contrast, the overall effects of a tornado can be determined relatively quickly, although more detailed, specific assessments will require more time.

When a request for a Presidential declaration is denied, the Governor may file a one-time appeal. To be considered, the appeal must be submitted to the President through the FEMA Regional Director. It must also contain additional information not previously submitted.

WHEN A DISASTER IS DECLARED

When the President determines that a State requires supplemental Federal assistance, a formal disaster declaration is made. The Governor, members of Congress from the affected area, affected Federal departments and agencies, and the media all receive notice of the declaration.

After the President declares a major disaster, FEMA prepares a document called the FEMA-State Agreement. This agreement describes the period of the incident (or disaster), the types of assistance to be provided, the areas eligible for assistance, the agreed-upon cost-share provisions, and other terms and conditions.

Both FEMA and the State commit to the terms and conditions of the document. It may be amended if the situation changes; for example, additional counties may be included in the declaration, or an end date for the disaster may be specified.

FEMA's Role in Managing Disasters

Once a major disaster declaration has been made, the FEMA Director, under the authority of the President, will appoint a Federal

Coordinating Officer (FCO). The FCO is responsible for coordinating the overall disaster response and recovery effort—including local, State, and Federal resources—to ensure that an adequate quality and quantity of disaster assistance is provided. The FCO also works in cooperation with voluntary agencies (such as the American Red Cross or Salvation Army) to avoid duplication of effort and ensure priority needs are efficiently met. Throughout the Federal disaster response and recovery operation, the FCO serves as the President's representative. The FCO's immediate concern after a major disaster

TERM TO REMEMBER **FEMA-State Agreement**

A formal, legal document between FEMA and the affected State that describes the understandings, commitments, and binding conditions for assistance applicable as the result of the major disaster or emergency declared by the President. It is signed by the FEMA Regional Director and the Governor.

declaration is to make an initial appraisal of the types of relief most urgently needed. The FCO coordinates all Federal disaster assistance programs to ensure maximum effectiveness, and takes appropriate action to help the community obtain the assistance needed.

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Federal Coordinating Officer (FCO)

The person appointed by the FEMA Director (by delegation of authority from the President) to coordinate a Presidentially declared disaster.

A Disaster Field Office (DFO) is established in the disaster area to house State and Federal staff. The office serves as the focal point for directing and coordinating the many different types of disaster operations underway and for maintaining the network among the many participating agencies. Here, the Emergency Response

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Disaster Field Office (DFO)

The office where Federal (and other State) disaster relief and recovery efforts are coordinated. It is staffed by the Emergency Response Team (ERT) composed of representatives of responding agencies.

Team is stationed to carry out the Federal role in providing the disaster assistance required. The DFO is *not* intended to receive the public; separate facilities are established for this function.

At the State level, the State Coordinating Officer (SCO) has roles and responsibilities similar to those of the FCO. The SCO coordinates State and local assistance efforts with those at the Federal level. The SCO is the principal point of contact for State

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State Coordinating Officer (SCO)

The individual appointed by the Governor to act in cooperation with the Federal Coordinating Officer (FCO) to administer disaster response and recovery efforts.

and local response and recovery activities and oversees implementation of the State emergency plan.

The Federal, State, private, and voluntary agency response team relationship is established and fostered at an initial meeting held as soon as possible after the President's declaration. All Federal, State, and voluntary agencies that can provide some form of disaster assistance are invited to be represented at this meeting. Initial relief coordination procedures are established, especially the details of setting up and staffing sites where disaster victims can apply for assistance. The FCO and SCO conduct subsequent coordination meetings as often as needed to establish objectives, identify problems, and document achievements.

TYPES OF FEDERAL ASSISTANCE AVAILABLE IN DISASTERS

The following section reviews some of the types of Federal disaster assistance that may be available in each of three categories: assistance for individuals and businesses, public assistance, and hazard mitigation assistance. General procedures for accessing this assistance will be discussed in the next unit.

Assistance for Individuals and Businesses

In many disasters, individuals, families, and small businesses suffer the most devastating damage. The following Federal programs could be made available to assist them.



Many volunteer agencies are able to help prepare and distribute food to disaster victims. The Secretary of Agriculture can assist by donating surplus commodities.

Providing Food to Affected Individuals and Families

The Food and Nutrition Service is an agency within the U.S. Department of Agriculture (USDA) that oversees two major disaster assistance programs: food coupons and food commodities. Assistance in purchasing food is available through the Disaster Food Stamp Program. After national-level approval by the Food and Nutrition Service of the USDA, the responsible State and/or local social services agency would provide disaster food stamps to eligible households, who would apply through the local social services office.

The Secretary of Agriculture has the authority to donate surplus commodities for the mass feeding of disaster victims. Eligible applicants are public or voluntary agencies or households on Indian reservations served by the Needy Families program. Individuals may receive food assistance through the American Red Cross, Salvation Army, Second Harvest Food Bank Network, Southern Baptists, and other organizations providing mass care.

Disaster Housing Assistance

The Federal government can make funds available to restore homes to a habitable condition. Homeowners must prove they owned and occupied the home at the time of the damage and that damage was disaster-related. The Disaster Housing Program can provide funds to be used in renting a place to live. Renters must prove that they lived in the disaster damaged house.

Homeowners or renters who can prove they suffered financial hardship as a result of the disaster and cannot pay their rent or mortgage may also qualify for financial help to make those payments.



Businesses may be eligible for physical loss disaster loans intended to repair disaster-related damage to property—including inventory and supplies—owned by the business.

Disaster Loans for Individuals and Businesses

Disaster victims whose property is damaged or destroyed by a disaster may be able to receive a loan from the Federal government to help with repairs. Even without a Presidential declaration of disaster, the Small Business Administration (SBA) may provide disaster assistance in the form of low-interest loans to qualified individuals and businesses. To receive an SBA loan, applicants must demonstrate their ability to repay the loan. Disaster loans may be made available to homeowners to repair or replace homes or personal property. Renters also may be eligible for loans to repair or replace personal property damaged by the disaster.

Businesses may receive *physical loss* disaster loans intended to repair disaster-related damage to property owned by the businesses, including inventory and supplies. *Economic injury* disaster loans provide working capital to small businesses and to small agriculture cooperatives to assist them through the disaster recovery period. These are available only if the business or its owners cannot obtain this type of assistance from nongovernment sources.

Homeowners who live in rural areas devastated by disaster may be eligible for special loans from the Farm Service Agency (FSA), an agency of the U.S. Department of Agriculture. These loans can be used to buy, build, or repair housing located in rural areas and are available to persons within eligible income limits whose homes are damaged or destroyed. Those seeking additional information or wishing to apply for assistance should contact their local FSA county office.

Individual and Family Grant Program

Some disaster victims who are determined to be ineligible for loans through SBA may be eligible for assistance from the Individual and Family Grant (IFG) Program. This program is



Funds from the Individual and Family Grant Program could be used to remove debris that threatens to harm a residence.

designed to help disaster victims with disaster-related serious needs and necessary expenses who have no other source of governmental, private, or insurance assistance available.

Grant funds could be used to help restore damaged real property in any of the following ways:

- ◆ To repair, replace, or rebuild the primary residence of a homeowner.
- ◆ To clean or sanitize the residence.
- ◆ To provide access to such a residence.
- ◆ To remove debris that is a safety hazard or that threatens to harm the residence.
- ◆ To provide minimal measures to protect the residence from immediate threat of damage.
- ◆ To provide flood insurance coverage for a 3-year period.

Grant funds also could be applied to personal property:

- ◆ To repair or replace household items, furnishings, and appliances.
- ◆ To clean or replace clothing.
- ◆ To replace tools or specialized clothing and equipment required by an employer.
- ◆ To move and store items to prevent or reduce damage.
- ◆ To repair, replace, or provide privately owned vehicles.
- ◆ To provide flood insurance coverage for a 3-year period.

The above forms of IFG assistance are available only after the applicant is determined to be ineligible for a disaster loan from SBA. The following forms do not depend on applying for a loan because no such loans are available to meet these needs:

- ◆ To provide funds for public transportation or other types of transportation needs (e.g., tolls).
- ◆ To meet medical and dental expenses.

- ◆ To pay funeral expenses.
- ◆ To pay for other eligible uninsured expenses.

Assistance for Farmers and Ranchers

Agencies of the U.S. Department of Agriculture can give assistance to farmers and ranchers even without a major disaster declaration by the President. The Farm Service Agency (FSA) helps fund repair of fencing, debris removal, or restoration of damaged land by grading and shaping. During a drought, costs of emergency water conservation measures, or water for livestock, can be shared.

The FSA can provide direct payments to farmers to reduce financial losses that result from a disaster that causes a catastrophic loss of production or prevented planting of an eligible crop. This is known as the Uninsured Crop Disaster Assistance Program.

The FSA also can make emergency management (EM) loans in counties (or parishes) where severe physical property damages and/or severe production losses occur as a result of a natural disaster that substantially affects farming, ranching, or aquaculture operations. There are three ways by which EM loans are made available.



The Farm Service Agency can provide emergency loans when a natural disaster severely impacts a farming, ranching, or aquaculture operation.

- ◆ Under a major disaster or emergency declaration by the President, EM loans will be made available to applicants with qualifying severe physical and/or

production losses. Recipients must live in counties FEMA has designated as eligible for Federal assistance (that is, individual and/or public assistance).

- ◆ If the Secretary of Agriculture designates an area that has experienced a natural disaster as eligible for assistance, EM loans will be made available to applicants who have experienced qualifying severe physical and/or production losses. Recipients must live in counties named by the Secretary.
- ◆ If the FSA designates an area that has experienced a natural disaster as eligible for assistance, EM loans will be made available only to applicants who have experienced qualifying severe physical losses. These loans can be made available even prior to action by the President or the Secretary.

Disaster Unemployment Assistance

In a disaster such as the flood in Centerville, many businesses may temporarily cease to operate, and unemployment may be high. The Disaster Unemployment Assistance (DUA) program provides unemployment benefits and re-employment services to individuals who have become unemployed because of major disasters and who are not eligible for other unemployment compensation programs. The Department of Labor is authorized to administer the program, for which FEMA is responsible, under the Stafford Act. All unemployed individuals must register with the State's employment services office before they can receive DUA benefits.

Internal Revenue Service (IRS)

The IRS provides counseling on how to prepare or amend returns to include casualty loss deductions. Certain casualty losses may be deducted on Federal income tax returns through an immediate amendment to the previous year's return.

This strategy is often not as advantageous as claiming the loss on the return for the calendar year in which the disaster occurs, but for those who urgently need funds (to cover uninsured losses, for example), the amended return may be an appropriate option.

Legal Services

Low-income individuals who need legal assistance due to a disaster may be eligible for free legal consultation and services. This type of assistance may be provided by the Young Lawyers Division of the American Bar Association, the State Bar Association, or the State's Attorney, and coordinated through the FEMA Regional Director or the Federal Coordinating Officer. Assistance may include: insurance claims, lost legal documents, powers of attorney, and home repair contracts.

Social Security Benefits

The Social Security Administration (SSA) does not offer special disaster benefits. However, in a disaster, it is important that those who depend on Social Security checks continue to receive them, even though they may be displaced from their homes. Therefore, the SSA Regional Commissioner provides support staff to do the following:

- ◆ Process Social Security claims.
- ◆ Provide advice and assistance in regard to regular and survivor benefits payable through Social Security programs.
- ◆ Process disaster-related death certificates.
- ◆ Resolve problems involving lost/destroyed Social Security checks.
- ◆ Make address changes.
- ◆ Replace Social Security cards.

Assistance to Veterans

The Department of Veteran Affairs (VA) provides a variety of disaster assistance specifically targeted to veterans and survivors, including the following:

- ◆ Medical assistance.
- ◆ Burial assistance.
- ◆ Priority in acquiring VA-owned properties if you are displaced in a disaster.

- ◆ Health care supplies and equipment, drugs, medicine, and other medical items.
- ◆ Temporary use of housing units owned by the VA.

Crisis Counseling

In a major disaster, many people become stressed, grief-stricken, or disoriented. Imagine the grief of those recovering from a flood such as Centerville's as they return to devastated homes. The Stafford Act authorizes the President to provide funding for training and services to alleviate mental health problems caused or exacerbated by major disasters. The training is designed to supplement the available State and local government resources. There are two types of grants: immediate services funding and regular program funding.

- ◆ *Immediate services program* support training on screening, diagnostic, and counseling techniques, as well as outreach services such as public information and community networking, to help meet mental health needs immediately following a disaster up to 60 days from date of the declaration.



Federal grants may be used to provide funding for community outreach and education following a disaster.

- ◆ *Regular services program* provides funding for crisis counseling, community outreach, and consultation and education services to assist people affected by the disaster up to 9 months from the date of the declaration. These grants are provided by FEMA through the Center for Mental Health Services, part of the Department of Health and Human Services (HHS); they are usually administered by State health departments.

Cora Brown Fund

This fund is used to assist victims/survivors in Presidentially declared disasters with disaster-related needs not met elsewhere. Potential recipients do not need

to apply for this assistance; rather, they are identified by FEMA representatives with assistance from other Federal, State, local, and voluntary relief agencies. Assistance that can be provided by the Cora Brown Fund include: disaster-related home repair and rebuilding, health and safety measures, assistance to self-employed persons (with no employees) to reestablish their businesses, and other services which alleviate human suffering and promote well being of disaster victims.

Public Assistance

The preceding section describes the major types of assistance that could be made available to eligible *persons, families, and private businesses* under the declaration of a major disaster. This section provides information on the major types of assistance designed to meet *community* needs.



Federal funds may be used to repair or replace disaster-damaged public facilities, such as schools.

At the discretion of the President, FEMA can provide funding and technical assistance to State and local governments and to certain private nonprofit organizations (including educational, utility, emergency and medical, custodial care, and other essential government service facilities) for the repair or replacement of public facilities damaged or destroyed by disaster.

FEMA's Public Assistance Program provides grants to eligible applicants (i.e., State and local governments, and certain private non-profit

organizations) for eligible work and eligible costs associated with emergency work and permanent repair work.

Emergency Work

Emergency work comprises those activities undertaken by a community before, during, and following a disaster to save lives, protect public health and safety, and protect improved public and private property.

Examples of emergency work include, but are not limited to:

- ◆ debris removal.
- ◆ employment of emergency protective measures to protect lives or improved property.
- ◆ search and rescue.
- ◆ demolition and removal of damaged public and private buildings and structures that pose an immediate threat to the safety of the general public.

Permanent Repair Work

Permanent repair work is intended to repair or replace eligible disaster damaged facilities to their pre-disaster condition and design. Examples of these facilities include:

- ◆ Roads, bridges, and associated facilities (except those on the Federal aid system).
- ◆ Water control facilities such as dams and reservoirs, levees, and drainage channels.
- ◆ Buildings such as police stations, libraries, and public office buildings. Contents of buildings such as furnishings and interior systems, as well as equipment such as vehicles may also be included.
- ◆ Utilities, including electrical, water, sanitary sewage, and storm sewer lines.
- ◆ Public parks and recreational facilities, including playground equipment, swimming pools, bath houses, tennis courts, boat docks, piers, picnic tables, and golf courses.

In order to be eligible for FEMA public assistance, the work and associated costs must:

1. Be a result of the declared event and not a pre-disaster condition or result of some other event.

2. Be located within the area designated by FEMA as eligible for public assistance.
3. Be the legal responsibility of an eligible applicant (i.e., State and local, or private non-profit organization).
4. Not be eligible for assistance under another Federal program.

Additionally, eligible work is subject to applicable codes and standards and other federally mandated laws. Insurance proceeds and salvage may be deducted from the grant total when appropriate. Grants are provided to the affected State on a cost-share basis. The non-Federal contribution is made up of funds from the State and /or local governments.

Other forms of Federal assistance may be available to State and local governments recovering from disaster. These programs may be activated by a presidential Major Disaster approved under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (42 U.S.C. 5121, et seq.), FEMA's authorizing legislation, or by a declaration approved under the law of another Federal agency.

Water and Disposal Systems for Rural Communities

The Farm Service Agency provides loans for installation, repair, improvement, or expansion of rural water or waste disposal systems. In some cases, grants can also be made to reduce user rates to a reasonable level for farmers, ranchers, and rural residents. This program attempts to provide basic human amenities and alleviate health hazards in rural areas, including towns of up to 10,000 inhabitants.

Health and Sanitation

The U.S. Department of Health and Human Services (HHS) may provide assistance to State and local social service agencies and to State vocational rehabilitation agencies to help them carry out emergency health and sanitation measures following a disaster. The Food and Drug Administration may work with State and local governments to establish public health controls through the decontamination or condemnation of contaminated food and drugs.

Emergency Work by the Department of Defense

During the immediate aftermath of an incident, section 403C of the Stafford Act authorizes the President to utilize personnel and equipment of the Department of Defense in certain circumstances. For instance, its resources could provide assistance in the removal of debris or in the temporary restoration of essential public facilities and services in the aftermath of a major disaster, in anticipation of a disaster declaration.



The Governor of a State must request this special assistance from the Department of Defense through the FEMA Regional Director and should support the request with a finding that such work is essential for the preservation of life and property. When authorized, the work may be carried out for not more than 10 days, with the expectation that the President will issue a major disaster declaration or emergency declaration within that timeframe.

The Department of Defense can provide personnel and equipment to help restore essential public facilities and services.

Assistance in Responding to Disasters

The U.S. Army Corps of Engineers offers special expertise in flood fighting and rescue operations. Even after floodwaters have receded, the Corps can continue to provide assistance such as debris clearance and help to restore essential public services or facilities, provided that local resources are being used to the maximum and are inadequate for the task. It can also help repair damaged flood control works or coastal protection structures.

In the event of a forest or grassland fire (either on public or private land) that becomes a major disaster, the President is authorized by the Stafford Act to provide assistance in the form of fire suppression assistance, grants, supplies, equipment, and personnel to help suppress the fire.

The U.S. Forest Service may provide personnel and equipment for search and rescue work in cooperation with state forestry agencies when the Governor

requests this assistance. The agency is, of course, particularly responsible for disasters that could affect the nation's forests. The agency would provide fire



The U.S. Coast Guard can provide search and rescue assistance.

protection on national forest lands and assist in controlling fires that could spread from nearby lands into national forests. The service cooperates with State foresters by providing financial and technical assistance in rural and wildland fire protection.

The U.S. Coast Guard or United States Armed Forces units may assist in search and rescue operations, in evacuating disaster victims, and in transporting supplies and equipment.

Hazard Mitigation Assistance

The Hazard Mitigation Grant Program

The Hazard Mitigation Grant Program (HMGP) can provide grants to State and local governments after a disaster has been declared. These grants provide funds to assist with the cost of mitigation measures like strengthening buildings to withstand earthquakes or raising furnaces, storage areas, or entire buildings above flood elevations. Hazard mitigation refers to measures that protect lives and property from future damages caused by natural disasters. In the long term, mitigation measures reduce personal loss, save lives, and reduce the future difficulty and cost of responding to and recovering from disasters.

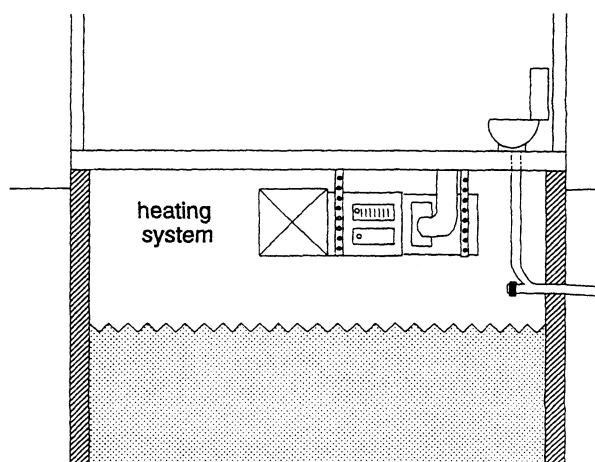
Examples of types of mitigation measures eligible for HMGP funding include:

- Acquisition of real property in high hazard areas, demolition or relocation of structures, and conversion of land to open space use.
- Strengthening existing structures against high winds.
- Seismic rehabilitation and structural improvements to existing structures.

- Elevation of flood-prone structures.
- Implementing vegetation management programs to reduce wildfire hazard to high-risk structures.

Individuals can work with their communities to identify potential mitigation measures. The communities in a declared State can apply for HMGP funding for these measures from the State. The State is responsible for selecting and prioritizing local projects and then forwarding selected applications to FEMA for approval. The amount of funding available for the HMGP under a disaster declaration is 15 percent of FEMA's estimated total grants for all other categories of assistance from that disaster. The State sets funding priorities and allocates funds among communities. The HMGP can provide grants to assist with 75 percent of the total cost of mitigation projects. Once a project is approved, the State and local community are responsible for implementing it and providing a 25 percent funding match. This match is from State and local sources.

All mitigation projects must meet minimum eligibility criteria and comply with the National Environmental Policy Act (NEPA) and other applicable laws. HMGP funds cannot be given for acquisition or construction purposes if the project site is in an identified floodplain and the community is not participating in the National Flood Insurance Program (NFIP).



One example of an appropriate mitigation measure used in flood areas is to suspend the heating system at least 12 feet above base flood elevation.

ASSISTANCE WITHOUT A PRESIDENTIAL DISASTER DECLARATION

The preceding sections described the major types of assistance that could be made available to eligible persons, families, private businesses, and public

entities after a Presidentially declared disaster. Some of this Federal assistance would be available even without a declaration. For example, assistance from the Small Business Administration, the U.S. Army Corps of Engineers, and the Department of Agriculture can be provided under the authority of their own enabling legislation. Those seeking this assistance would apply directly to these agencies.

Technical Assistance

The Federal government provides considerable technical assistance to help communities prepare for disasters and reduce loss of life and property. This assistance includes information that can help citizens assess their community's preparedness for, and vulnerability to, disasters of various types.

Project Impact: Building Disaster Resistant Communities

To help communities prevent damage and losses from possible natural disasters, FEMA is promoting building communities across the Nation that are more disaster resistant. This initiative is called PROJECT IMPACT. Working closely with local and State governments, communities can receive additional technical assistance, materials, and training to implement comprehensive prevention measures. The immediate goal is to help channel Federal, State, local, and private resources into measures and actions that will sustain disaster resistance over the long run. Limited grants are being made available by FEMA to serve as "seed" money to attract resources from public and private sources. To build disaster resistance, communities participate in a process that involves recruiting public and private partners; assessing risks; prioritizing needs; and communicating the benefits of the effort. The long term goal is to change the way communities across America deal with natural disasters and to break the disaster-rebuild-disaster-rebuild cycle.

Programs to Prevent Floods and Protect Against Flood-Related Losses

Several Federal and State agencies play a part in providing disaster assistance for flood prevention and protection, both before and after the occurrence of a flood such as the one described in the scenario.

FEMA's Mitigation Directorate publishes maps and reports identifying flood-prone areas, flood elevations, floodways, and coastal high-hazard areas. The U.S. Geological Survey (USGS) also develops maps identifying flood-prone areas in virtually all developed and developing sections of the country. These maps can be easily obtained by contacting your district office of the U.S. Geological Survey Water Resources Division.



The U.S. Geologic Survey and FEMA's Mitigation Directorate publish maps that identify flood-prone areas.

The U.S. Army Corps of Engineers can help identify areas subject to flooding by streams, lakes, and oceans. It can also provide guidance and technical services to help communities develop sound plans for land and water use that integrate knowledge of local flood hazards. By submitting a letter to the appropriate district engineer documenting the need for assistance, anyone may obtain available information. The Corps can also help communities design and construct specialized flood control projects to reduce flood damage. Any State or local agency is eligible if it has the full authority and ability to undertake the legal and financial responsibilities required for Federal participation. Applicants must submit a formal letter to the appropriate district engineer indicating clear intent to fulfill these responsibilities.

Those who live in flood-prone areas will want to know more about FEMA's National Flood Insurance Program (NFIP), administered by the Federal Insurance Administration (FIA). Most homeowners' insurance policies do not cover flooding. The NFIP enables individuals, as well as State and local governments, to purchase insurance against losses from physical damage caused by floods, flood-related mudslides, or flood-related erosion. Flood insurance claims are paid even if a disaster is not declared by the President. National Flood Insurance is available to protect buildings and/or contents in communities that have agreed to adopt and enforce sound floodplain management practices. Homeowners, business owners, and renters in a community that participates in the NFIP are eligible for flood insurance (except those areas protected by the Coastal Barrier Resource Act).

If your community is an NFIP participant, you can apply for insurance through any licensed property or casualty insurance agent or through one of the private insurance companies that are now writing flood insurance under an arrangement with the FIA. Remember, flood insurance coverage is required as a condition of receiving any Federally insured mortgage or disaster assistance for properties located within identified high risk flood-prone areas. The first step in joining the NFIP is to have a community representative contact the FEMA regional office (see Appendix A). If you want more information about flood insurance and the NFIP, you may call their toll-free number (1-800-427-4661).

Managing Land and Water Resources

The Natural Resource Conservation Service (NRCS) provides technical and financial assistance to retard runoff and prevent soil erosion. Its goal is to reduce hazards to life and property from flood, drought, and the products of erosion on any watershed impaired by a natural disaster. NRCS provides



The Natural Resource Conservation Service (NRCS) provides technical and financial assistance to retard runoff and prevent soil erosion.

technical assistance to help rehabilitate land and conservation systems through the Agricultural Stabilization and Conservation Service. This assistance can include cost-sharing, emergency protection against high water, and rehabilitation of rural lands damaged by natural disaster. NRCS provides information and materials (maps and reports) on watershed projects, river basin studies, and resource conservation and development areas. It also makes agency equipment available for emergency use.

The U.S. Forest Service also provides assistance to retard runoff and prevent soil erosion. Its goal is to safeguard life and property on, and downstream from, watershed lands suddenly damaged by fire, flood, and other natural disasters.

SUMMARY

Assistance to supplement the efforts and available resources of State and local governments is authorized under the Stafford Act when the President declares an area to be a major disaster. FEMA is authorized by the President to carry out emergency management activities at the Federal level. In addition to assistance that may be available through FEMA, a number of other types of assistance may be offered by other agencies. Some forms of Federal assistance are not dependent on a Presidential declaration. The organization that coordinates the efforts of FEMA and other agencies during a disaster is the Emergency Response Team (ERT), which is located in the affected area.

A very specific process is followed in requesting the President to declare a major disaster. It involves the cooperation and ongoing coordination of local, State, and Federal officials. On the basis of damage assessment reports and the capabilities of the local community and State to effectively respond to the disaster, the Governor makes a decision whether or not to request Federal aid. The Governor's request is submitted to the President through the FEMA Regional Director.

There are three main categories of Federal assistance—assistance for individuals and businesses, public assistance, and hazard mitigation assistance. A Presidential declaration does not guarantee that all forms of assistance will be made available; that depends on the extent and type of damage caused by the disaster, as well as the specific requests made by the Governor. ◆

Check Your Memory

(Answers on page K-1)

1. Federal assistance _____.
 - a. Replaces State assistance.
 - b. Supports efforts at the State and local level.
 - c. Is a substitute for private insurance.
 - d. Is available only under a Presidential disaster declaration.
2. In evaluating a Governor's request for Presidential disaster declaration, FEMA considers _____.
 - a. Available resources of State and local governments.
 - b. Imminent threats to life and safety.
 - c. The State's disaster history.
 - d. All of the above.
3. Individual and Family Grant Program funds *cannot* be used for _____.
 - a. Repairing or replacing household items, furnishings, and appliances.
 - b. Medical and dental expenses.
 - c. Replacing stereo equipment damaged by the disaster.
 - d. Funeral expenses.
4. Public assistance is available to restore _____ to pre-disaster conditions.
 - a. Any facilities.
 - b. Any small business employing 10 or more persons.
 - c. Restaurants.
 - d. Facilities that serve public purposes.

5. The purpose of an Emergency Response Team is to _____.
- a. Dispense assistance to families.
 - b. Coordinate Federal disaster relief and recovery activities.
 - c. Plan future hazard mitigation steps.
 - d. Answer disaster-related questions of local business representatives.

